

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

THE HILL-DODGE BANKING COMPANY

PO BOX 95

WARSAW, IL 62379

(217)256-4224

NOW ACCOUNT

Rate information - Tier 1 - If your daily balance is \$1,000.00 or more, the interest rate paid on the entire balance in your account will be 0.050% with an annual percentage yield (APY) of 0.05%. **Tier 2** - If your daily balance is less than or equal to \$999.99, the interest rate paid on the entire balance in your account will be 0.000% with an annual percentage yield (APY) of 0.00%.

The interest rate(s) and annual percentage yield(s) are accurate as of September 6, 2017. If you would like more current rate and yield information, please call us at (217)256-4224. You will be paid these rates for at least thirty calendar days. The rates will never decrease unless we give you at least thirty days notice in writing.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to obtain the disclosed annual percentage yield - You must maintain a minimum average daily balance of \$1,000.00 in your account to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is monthly.

Minimum balance to avoid NOW MAINTENANCE FEE - A NOW maintenance fee of \$5.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$1000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Minimum balance to avoid Fees and Charges - Accounts with the average monthly balances less than \$1000.00 will be charged \$.15 for every check or debit withdrawal. Free unlimited checking if average monthly balance is 1000.00 or over.

Deposit limitations - You may make an unlimited number of deposits into your account.

Additional Terms - The following additional terms apply to this account: If you close your account before interest is credited and accrued interest is less than 1.00, you will not receive the accrued interest.

We pay debit card transactions first.

